

## IN CLAIMS

Claims 1-17 (cancelled)

5 18. (currently amended) A payment system for restaurant merchants that provides privacy of customer bankcard data of a customer from a merchant system, comprising:

a. a restaurant bill that shows a payment amount and a service code, the service code includes a merchant number identification to a central system that is

10 separate from the merchant system;

b. a wireless device of the customer with, (i) means for entering the service code, a payment amount, and an optional tip into the device, and (ii) means for sending the data to the central system which pre-stores customer data and merchant data;

c. central system means for identifying the customer and processing a  
15 payment request from the customer to the merchant by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;

d. central system means for receiving a payment approval record and sending payment approval notification to the customer on the wireless device;

20 e. central system means for sending payment approval notification to the merchant system, wherein the central system having submitted ~~[[originated]]~~ the payment transaction request, the payment system maintains privacy of customer bankcard data from the merchant system.

25 19. (previously presented) The system as in claim 18, further comprising:  
the central system stores (i) customer identification means, (ii) a plurality of customer bank account data and (iii) wireless device notification means.

20. (previously presented) The system as in claim 19, further comprising:  
the customer identification means using a personal number that is a combination of wireless device telephone number and a personal identification number that is entered into the wireless device.

21. (previously presented) The system as in claim 18, further comprising:  
the central system stores merchant identification that identify the merchant to a payment authorization network and merchant computer system notification means.

22. (previously amended) The system as in claim 18, where the service code, further comprising:  
the service code includes in addition to the merchant number identification, a table number and a server number.

23. (previously presented) The system as in claim 22, further comprising:  
the payment approval notification to the merchant system includes the table number and the server number enabling a display terminal interfaced to the merchant system to display payment status data that includes a date, a time, a transaction reference, the table number, the server number, the payment amount, tip and a payment status.

24. (currently amended) A method of payment to restaurant merchants that provides privacy of customer bankcard data of a customer from a merchant system, comprising the steps of:

a. presenting a restaurant bill that shows a payment amount and a service code, the service code includes a merchant number identification to a central system that is separate from the merchant system;

b. entering into a wireless device of the customer, (i) the service code, a payment amount and an optional tip into the device, and (ii) sending the data to the central system which pre-stores customer data and merchant data;

c. identifying the customer and processing a payment transaction from the customer to the merchant by the central system by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;

5 d. receiving a payment approval record by the central system and sending payment approval notification to the customer on the wireless device;

e. sending payment approval notification to the merchant system, by the central system, wherein the central system having submitted ~~[[originated]]~~ the payment transaction request the payment system maintains privacy of customer data from the  
10 merchant system.

25. (previously presented) The method as in claim 24, further comprising the steps of:

storing by the central system (i) customer identification means, (ii) a plurality of  
15 customer bank account data, and (iii) wireless device notification means.

26. (previously presented) The method as in claim 25, further comprising the steps of:

using a personal number that is a combination of wireless device telephone  
20 number and a personal identification number as the customer identification means that is entered into the wireless device.

27. (previously presented) The method as the central system in claim 24, further comprising the steps of:

25 storing in the central system, the merchant identification that identify the merchant to a payment authorization network and merchant computer system notification means.

28. (previously presented) The method as in claim 24, where the restaurant bill, further comprising the steps of:

including in the service code in addition to the merchant number identification, a table number and a server number.

29. (previously presented) The method as in claim 28, further comprising the steps of:

receiving the payment approval notification from the central system into the merchant system including the table number and the server number, displaying payment status data on a display terminal interfaced to the merchant system, that includes, a date, a time, a transaction reference, the table number, the server number, the amount, tip, and the payment status.

30. (currently amended) A privacy payment system for restaurant merchants, that protects customer bankcard data from a merchant system, comprising:

(a) a customer wireless device means for origination of a payment request for payment of a bill to a restaurant merchant, the bill has a service code that includes a merchant number identification to a central system, that is separate from the merchant system, the wireless device having means for reading the service code and for sending to the central system;

(b) the central system processing means for processing the payment request with pre-stored customer data and merchant data using an existing payment authorization network and forwards the payment approval notification to the merchant system, wherein the central system processing ~~[[originating]]~~ the payment request, the privacy payment system maintains privacy of customer bankcard data from the merchant system.

31. (previously presented) The privacy payment system as in claim 30, further comprising:

the payment request bill identifies a payment amount and the service code as printed on the bill, from the merchant system, and presented to the customer at the

5 merchant's premises includes a table number and a server number.

32. (previously presented) The privacy payment system as in claim 30, comprising:

the central system sends the payment approval notification to the customer on the wireless device, contemporaneously to the payment approval notification to the

10 merchant system.